

<b>Information to identify the case:</b>			
Debtor 1:	<b>BLAKE THOMAS VETTER</b>		
	First Name	Middle Name	Last Name
Debtor 2:			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	U.S. Bankruptcy Court, District of Montana		
Case number:	19-61155-BPH		
	Social Security number or ITIN:	xxx-xx-3216	
	EIN:	--_-----	
	Social Security number or ITIN:	-----	
	EIN:	--_-----	
	Date case filed in chapter:	13	11/15/19
	Date case converted to chapter:	7	11/15/19

**Official Form 309A (For Individuals or Joint Debtors)****Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	BLAKE THOMAS VETTER	
2. All other names used in the last 8 years	dba QUALITY ENTERPRISE, dba B AND J ENTERPRISES	
3. Address	1925 24TH AVE. S. GREAT FALLS, MT 59405	
4. Debtor's attorney Name and address	KRAIG C KAZDA KAZDA LAW FIRM 600 CENTRAL AVENUE SUITE 316 GREAT FALLS, MT 59401	Contact phone 406.727.2884 Email: <a href="mailto:kkazda@kazdalawfirm.com">kkazda@kazdalawfirm.com</a>
5. Bankruptcy trustee Name and address	DARCY M. CRUM Rebeck & Crum P.O. BOX 2720 300 Central Ave., Suite 410 GREAT FALLS, MT 59403-2720	Contact phone 406.727.8400 Email: <a href="mailto:dcrum@mcn.net">dcrum@mcn.net</a>

For more information, see page 2 &gt;

Debtor **BLAKE THOMAS VETTER**Case number **19-61155-BPH**

<b>6. Bankruptcy clerk's office</b>  Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	Room 263 Federal Building 400 North Main Butte, MT 59703	Hours open: 8:00AM – 5:00PM  Contact phone (406)497-1240  Date: 11/15/19
<b>7. Meeting of creditors</b>  Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>January 3, 2020 at 11:00 AM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location:  <b>US ATTORNEY CONFERENCE ROOM, 125 CENTRAL AVENUE WEST, GREAT FALLS, MT 59404</b>
<b>8. Presumption of abuse</b>  If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
<b>9. Deadlines</b>  The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>  <b>Filing deadline: 3/3/20</b>  <b>You must file a complaint:</b> <ul style="list-style-type: none"> <li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li> <li>• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).</li> </ul> <b>You must file a motion:</b> <ul style="list-style-type: none"> <li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li> </ul> <hr/> <b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. <b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors	
<b>10. Proof of claim</b>  Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

United States Bankruptcy Court  
District of MontanaIn re:  
BLAKE THOMAS VETTER  
DebtorCase No. 19-61155-BPH  
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0977-2

User: ColeenHan  
Form ID: 309APage 1 of 2  
Total Noticed: 41

Date Rcvd: Nov 15, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 17, 2019.

db +BLAKE THOMAS VETTER, 1925 24TH AVE. S., GREAT FALLS, MT 59405-6429  
tr +DARCY M. CRUM, Rebeck & Crum, P.O. BOX 2720, 300 Central Ave., Suite 410,  
GREAT FALLS, MT 59401-3127  
tr +ROBERT G. DRUMMOND, PO BOX 1829, GREAT FALLS, MT 59403-1829  
1359498 +Adrianna Medicine Horse, 507 16th St. N., Great Falls, MT 59401-1725  
1359499 +BENEFIS, 500 15TH AVE. SO., GREAT FALLS, MT 59405-4362  
1359500 BENEFIS HEALTH SYS PHYS, C/O WELLS FARGO BANK, PO BOX 912613, DENVER, CO 80291-2613  
1359502 +BENEFIS HEALTHCARE, 1101 26TH SOUTH, GREAT FALLS, MT 59405-5104  
1359503 BENEFIS HEALTHCARE PRAC, 2519 13TH AVE SOUTH, GREAT FALLS, MT 59405  
1359504 +BENEFIS HOSPITALS, PO BOX 5096, GREAT FALLS, MT 59403-5096  
1359505 +BENEFIS MEDICAL GROUP, PO BOX 6010, GREAT FALLS, MT 59406-6010  
1359501 Benefis Health System-Hospitals, C/O WELLS FARGO, PO BOX 912616, Denver, CO 80291-2616  
1359507 +Cenlar Mortgage, Central Loan Administration, Attn: Bankruptcy, 425 Phillips Blvd,  
Ewing, NJ 08618-1430  
1359510 +City of Great Falls Fiscal Services, 2 Park Drive South, Room 104,  
Great Falls, MT 59401-4006  
1359512 +Darcy May, 413 6th St. S., Great Falls, MT 59405-1939  
1359514 ENERGY WEST, PO BOX 2229, GREAT FALLS, MT 59403-2229  
1359515 +Eric Crook, 507 16th St. N., Great Falls, MT 59401-1725  
1359516 +Ian Delorio, 505 16th St. N., Great Falls, MT 59401-1725  
1359518 +JESUSA VETTER, 1704 19TH AVE. S., GREAT FALLS, MT 59405-6129  
1359517 +Jason Grundhauser, 601 5th Ave. S., #1, Great Falls, MT 59405-2064  
1359519 +Kelly Untersche, 601 5th Ave. S., #3, Great Falls, MT 59405-2064  
1359520 +Michael Howard, 601 5th Ave. S., #6, Great Falls, MT 59405-2064  
1359521 +Michael Roe, 413 6th St. S., Great Falls, MT 59405-1939  
1359497 Montana Department of Revenue, Attn: Bankruptcy Specialist, PO Box 7701,  
Helena, MT 59604-7701  
1359522 +Montana Federal Credit, 901 8th Ave. S., Great Falls, MT 59405-2130  
1359494 +Mr. Cooper, Attn: Bankruptcy, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620  
1359525 +Republic Services, 1321 8th Ave. N., Great Falls, MT 59401-1646  
1359526 +Republic Services, 3201 15th St., Black Eagle, MT 59414-1089  
1359527 +Robert Lake, 503 16th St. N., Great Falls, MT 59401-1725  
1359528 +Stephanie Deshaw, 503 16th St. N., Great Falls, MT 59401-1725

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
aty E-mail/Text: kkazda@kazdalawfirm.com Nov 15 2019 22:11:38 KRAIG C KAZDA, KAZDA LAW FIRM,  
600 CENTRAL AVENUE, SUITE 316, GREAT FALLS, MT 59401  
ust +E-mail/Text: ustp.region18.bs.ecf@usdoj.gov Nov 15 2019 22:11:45 OFFICE OF THE U.S. TRUSTEE,  
US DEPT OF JUSTICE, 720 PARK BLVD, STE 220, BOISE, ID 83712-7785  
1359506 +EDI: CAPITALONE.COM Nov 16 2019 03:13:00 Capital One Bank, USA N.A.,  
General Correspondence, Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285  
1359508 +EDI: CHASE.COM Nov 16 2019 03:13:00 Chase Card Services, Attn: Bankruptcy, PO Box 15298,  
Wilmington, DE 19850-5298  
1359509 +EDI: CITICORP.COM Nov 16 2019 03:13:00 Citibank/The Home Depot, Attn: Recovery,  
Centralized Bankruptcy, PO Box 790034, St Louis, MO 63179-0034  
1359511 +EDI: WFNNB.COM Nov 16 2019 03:13:00 Comenity Bank/Victoria Secret, Attn: Bankruptcy,  
PO Box 182125, Columbus, OH 43218-2125  
1359513 EDI: DISCOVER.COM Nov 16 2019 03:13:00 Discover Financial, Attn: Bankruptcy Department,  
PO Box 15316, Wilmington, DE 19850  
1359496 EDI: IRS.COM Nov 16 2019 03:13:00 IRS, PO BOX 7346, Philadelphia, PA 19101-7346  
1359523 +E-mail/Text: bankruptcy.notices@northwestern.com Nov 15 2019 22:11:43 NORTHWESTERN ENERGY,  
40 EAST BROADWAY ST, BUTTE, MT 59701-9394  
1359495 +Fax: 407-737-5634 Nov 15 2019 22:29:31 Ocwen Loan Servicing, Attn: Research/Bankruptcy,  
1661 Worthington Rd, Ste. 100, West Palm Beach, FL 33409-6493  
1359524 +Fax: 407-737-5634 Nov 15 2019 22:29:31 Ocwen Loan Servicing, LLC, 1661 Worthington Road,  
Suite 100, West Palm Beach, FL 33409-6493  
1359529 +EDI: CAPITALONE.COM Nov 16 2019 03:13:00 World's Foremost Bank, Attn: Bankruptcy,  
4800 NW 1st St, Lincoln, NE 68521-4463

TOTAL: 12

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0977-2

User: ColeenHan  
Form ID: 309A

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Total Noticed: 41

Date Rcvd: Nov 15, 2019

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 17, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 15, 2019 at the address(es) listed below:

DARCY M. CRUM dcrum@mcn.net, MT12@ecfcbis.com;esjayarepc@aol.com  
KRAIG C KAZDA on behalf of Debtor BLAKE THOMAS VETTER kkazda@kazdalawfirm.com,  
para.legal@kazdalawfirm.com  
OFFICE OF THE U.S. TRUSTEE ustp.region18.bs.ecf@usdoj.gov  
ROBERT G. DRUMMOND Trustee@MTChapter13.com,  
kprinzing@MTChapter13.com;tfloerchinger@MTChapter13.com;rdrummond13@ecf.epiqsystems.com  
TOTAL: 4